

Information to identify the case:

Debtor 1	Frank A. Crocitto Jr.	Social Security number or ITIN	xxx-xx-9161
	First Name Middle Name Last Name	EIN	--
Debtor 2	Chrissy Crocitto	Social Security number or ITIN	xxx-xx-8796
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-13559-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank A. Crocitto Jr.

Chrissy Crocitto
aka Chrissy Gaeta5/31/19**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Frank A. Crocitto, Jr.
Chrissy Crocitto
Debtors

Case No. 19-13559-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 51

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db/jdb
518040427 Frank A. Crocitto, Jr., Chrissy Crocitto, 204 Villanova Pl, Matawan, NJ 07747-3429
Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518040432 Chrysler Capita, Santander Consumer USA, PO Box 961275, Fort Worth, TX 76161-0275
518040434 Citi, PO Box 6190, Sioux Falls, SD 57117-6190
518040435 Citi/CBNA, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63113
518040436 Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518040437 Citibank, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518040439 Citibank NA, PO Box 6181, Sioux Falls, SD 57117-6181
518040440 Citibank/Best Buy, Attn: Bankruptcy, PO Box 790441, Saint Louis, MO 63179-0441
518040441 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518040443 Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
518040449 Comenitycb/myplacerrws, PO Box 182120, Columbus, OH 43218-2120
518040450 +Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, PO Box 790040, Saint Louis, MO 63179-0040
518040454 Jewelers Reserve Card, PO Box 9001006, Louisville, KY 40290-1006
518040455 Jewelers Reserve/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518040462 Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
518040472 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QTJORR.COM Jun 01 2019 03:53:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 01 2019 00:35:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 01 2019 00:35:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518040429 EDI: CAPITALONE.COM Jun 01 2019 03:53:00 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
518040428 EDI: CAPITALONE.COM Jun 01 2019 03:53:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518040430 EDI: CHASE.COM Jun 01 2019 03:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518040431 EDI: CHASE.COM Jun 01 2019 03:53:00 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
518040433 EDI: CHRM.COM Jun 01 2019 03:53:00 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
518040438 EDI: CITICORP.COM Jun 01 2019 03:53:00 Citibank N A, PO Box 769006, San Antonio, TX 78245-9006
518040442 EDI: CITICORP.COM Jun 01 2019 03:53:00 Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077
518040444 EDI: WFNNB.COM Jun 01 2019 03:53:00 Comenity Bank/Pottery Barn, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518040445 EDI: WFNNB.COM Jun 01 2019 03:53:00 Comenity Bank/Pttrybrn, PO Box 182789, Columbus, OH 43218-2789
518040446 +EDI: WFNNB.COM Jun 01 2019 03:53:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518040447 EDI: WFNNB.COM Jun 01 2019 03:53:00 Comenity Capital/Mprc, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518040448 EDI: WFNNB.COM Jun 01 2019 03:53:00 Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
518040451 EDI: TSYS2.COM Jun 01 2019 03:53:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
518040452 E-mail/Text: bankruptcy@gatewayloan.com Jun 01 2019 00:35:41 Gateway Mortgage Grp, ATTN: Bankruptcy Dept., 244 S Gateway Pl, Jenks, OK 74037-3448
518040453 E-mail/Text: bankruptcy@gatewayloan.com Jun 01 2019 00:35:41 Gateway Mortgage Grp, 244 S Gateway Pl, Jenks, OK 74037-3448
518040456 E-mail/Text: electronicbkydocs@nelnet.net Jun 01 2019 00:35:28 Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
518040457 E-mail/Text: electronicbkydocs@nelnet.net Jun 01 2019 00:35:28 Nelnet Lns, 3015 S Parker Rd, Aurora, CO 80014-2904
518040458 E-mail/Text: bnc@nordstrom.com Jun 01 2019 00:34:36 Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
518040459 E-mail/Text: bnc@nordstrom.com Jun 01 2019 00:34:36 Nordstrom/Td Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
518040460 E-mail/Text: aurso@frfl.com Jun 01 2019 00:36:52 Performance Finance, 10509 Professional Cir, Reno, NV 89521-5864
518040461 EDI: DRIV.COM Jun 01 2019 03:53:00 Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
518040466 EDI: RMSC.COM Jun 01 2019 03:53:00 Synch/Toys 'R' US, Attn: Bankruptcy, PO Box 965004, Orlando, FL 32896-5004
518040467 EDI: RMSC.COM Jun 01 2019 03:53:00 Synch/Walmart DC, PO Box 965024, Orlando, FL 32896-5024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518040463	EDI: RMSC.COM Jun 01 2019 03:53:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
518040464	EDI: RMSC.COM Jun 01 2019 03:53:00	Syncb/mc, PO Box 965005, Orlando, FL 32896-5005
518040465	EDI: RMSC.COM Jun 01 2019 03:53:00	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
518043515	+EDI: RMSC.COM Jun 01 2019 03:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518040468	EDI: RMSC.COM Jun 01 2019 03:53:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518040469	EDI: RMSC.COM Jun 01 2019 03:53:00	Synchrony Bank/Old Navy, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518040470	EDI: RMSC.COM Jun 01 2019 03:53:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518040471	EDI: CITICORP.COM Jun 01 2019 03:53:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 34

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Kevin B. Zazzera on behalf of Debtor Frank A. Crocitto, Jr. kzazz007@yahoo.com
Kevin B. Zazzera on behalf of Joint Debtor Chrissy Crocitto kzazz007@yahoo.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4